

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE AT NASHVILLE

IN RE:)	
THOMAS WILLIAM PRIGNANO)	
TOMME NOELLE PRIGNANO)	CASE NO: 20-01115-RSM-13
238 PARKER STREET)	CHAPTER 13
MANCHESTER, CT 06040)	JUDGE MASHBURN
SSN: XXX-XX-9751/9207)	
Debtors.)	

THE DEADLINE FOR FILING A TIMELY RESPONSE IS: JUNE 30TH, 2021
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: JULY 14TH, 2021 at 8:30 AM
Via AT&T Conference Line using Call-in Number 888-363-4749; Access Code is 6926390#

NOTICE OF MOTION TO INCUR DEBT PURSUANT TO 11 U.S.C. §364(b)

The Debtors have asked the court for the following relief: to incur student loan debt to attend and complete a Master's Program for TESOL (Teaching English as a Second Language)

YOUR RIGHTS MAY BE AFFECTED. If you do not want the court to grant the attached motion by entering the attached order, or if you want the court to consider your views on the motion, then on or before the response date stated above, you or your attorney must:

1. File with the court your response or objection explaining your position. Please note: the Bankruptcy Court for the Middle District of Tennessee requires electronic filing. Any response or objection you wish to file must be submitted electronically. To file electronically, you or your attorney must go to the court website and follow the instructions at: <https://ecf.tnmb.uscourts.gov>.

If you need assistance with Electronic Filing you may call the Bankruptcy Court at (615) 736-5584. You may also visit the Bankruptcy Court in person at: 701 Broadway, 1st Floor, Nashville, TN (Monday - Friday, 8:00 A.M. - 4:00 P.M.).

2. Your response must state the deadline for filing responses, the date of the scheduled hearing and the motion to which you are responding.

If a response is filed before the deadline stated above, the hearing will be held at the time and place indicated above. **THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.** You may check whether a timely response has been filed by viewing the case on the court's website at <https://ecf.tnmb.uscourts.gov>.

If you or your attorney does not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter the attached order granting that relief.

Date: 06/09/2021

Signature: /s/ Ryan Lloyd
RYAN LLOYD, #034323
Clark & Washington, PC
Attorneys for Debtor(s)
237 French Landing Drive
Nashville, TN 37228

615-251-9782; Fax: 615-251-8919
Email: cwnashville@cw13.com

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MOTION FOR AUTHORITY TO INCUR DEBT PURSUANT TO 11 U.S.C. §364(b)

Comes now the Debtors, by and through Counsel, and would respectfully show this Honorable Court the following:

1. Debtors filed for relief under Chapter 13 of the Bankruptcy Code on February 21st, 2020, and the plan was confirmed on April 28th, 2020, at a 70% dividend to unsecured creditors.
2. Debtor 2 (Mrs. Tomme Prignano) is in need of permission to incur student loans to finance her continuing education. Mrs. Prignano's current occupation is a teacher, and she is seeking to enhance her credentials by completing a Master's program that is in an educational shortage area, TESOL (Teach English as a Second Language). With her further education, she expects to earn a salary of \$76,000 following successful completion of the program.
3. Debtor 2 respectfully requests to incur, at most, \$20,000.00 in student loans to enroll and complete the TESOL Education Master's Program at the University of Saint Joseph. This would begin in Fall of 2021. While completing this program, Debtor 2 will continue to remain employed full-time during the duration of the two-year program, and will continue to fund her Chapter 13 plan during that time. Upon completion, Mrs. Prignano anticipates a salary increase to \$76,000, as there is a shortage in this specific educational area.
4. If Debtor 2 is permitted to incur student loan debt and successfully completes the program, she is eligible for an 85% reimbursement upon completion. Additionally, she is also eligible for a TEACH grant, which will provide her an additional \$1,000 per semester. At present, the Debtor does not yet know what the repayment plan will be, and cannot provide the court with an anticipated monthly payment at this time – especially with the potential reimbursement.
5. The unsecured creditors will not be affected by this motion and will continue to be paid as confirmed.
6. The Debtors' plan payment will not change as a result of this motion.
7. The Debtors live in Connecticut and therefore cannot agree to attend the Trustee's Financial Management Workshop.
8. The Debtors agree to submit to an 11 U.S.C. §521(f) requirement for the remainder of their Chapter 13 bankruptcy case.
9. The Debtors shall submit a verified dual-entry budget upon completion of the program to show the final repayment plan to ensure that they can afford to pay both the student loan repayment and the Chapter 13

bankruptcy payment. As of now, especially with the prospect of reimbursement due to the area of study, the repayment plan is not known or finalized.

WHEREFORE, DEBTORS MOVES this Honorable Court to allow this Motion.

Respectfully submitted this the 9th day of June 2021

Signature: /s/ Ryan Lloyd
RYAN LLOYD, #034323
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615-251-9782; Fax: 615-251-8919
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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on this the 9th of June, 2021 a true and correct copy of the foregoing has been served in the following manner:

Email by Electronic Case Noticing to:

Beth R. Derrick, Assistant U.S. Trustee
Henry E. Hildebrand, III, Chapter 13 Trustee

By U.S. Postal Service, postage prepaid to:

The Debtor at the above referenced address.

By Certified Mail to:

Total Mailings by U.S. Postal Service: 1

/s/ Ryan Lloyd

RYAN LLOYD #034323

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ORDER TO INCUR DEBT

Upon consideration of the Motion for Authority to Incur Debt to obtain student loans and the twenty-one (21) days having passed within which to file an objection; it is therefore

ORDERED, that Debtor 2 shall be able obtain student loans in an amount not to exceed \$20,000.00 for the purpose of enrolling in the TESOL Education Master's Program at the University of Saint Joseph, it is further

ORDERED, the Debtors shall submit to a 11 U.S.C. §521(f) requirement for the remainder of their Chapter 13 bankruptcy case, it is further

ORDERED, that the Debtors shall submit a dual-entry budget upon completion of the Master's program in order to show that Debtors can afford both the repayment plan and their Chapter 13 bankruptcy plan payment, it is further

THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT THE TOP OF THIS PAGE.

APPROVED FOR ENTRY:

Signature: /s/ Ryan Lloyd
RYAN LLOYD, #034323
Clark & Washington, PC
Attorneys for Debtor(s)
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Nashville, TN 37228
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